

Information to identify the case:	
Debtor 1	Christopher T. Stanek First Name Middle Name Last Name
Debtor 2 (Spouse, if filing)	Jean Stanek First Name Middle Name Last Name
United States Bankruptcy Court District of New Jersey	
Case number: 18-10988-ABA	

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Christopher T. Stanek

Jean Stanek

4/20/23

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Christopher T. Stanek
Jean Stanek
Debtors

Case No. 18-10988-ABA
Chapter 13

District/off: 0312-1
Date Rcvd: Apr 20, 2023

User: admin
Form ID: 3180W

Page 1 of 4
Total Noticed: 47

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 22, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Christopher T. Stanek, Jean Stanek, 82 York St., Bridgeton, NJ 08302-2124
aty	+ R.A. Lebron, Esq., 7 Century Drive Ste 201, Parisppany, NJ 07054-4609
517282242	+ CBNA (POB 6497, Sioux Falls, South Dakot, POB 6497, Sioux Falls, South Dakota 57117-6497
517282243	Discover, P.O. Box 19850, Wilmington, Delaware 19850
517282247	+ GE Capital Retail Bank, 401 N. Broad Street, Philadelphia, Pennsylvania 19108-1001
517304009	+ Karen Sansalone, 12 Applewood Lane, Pittsgrove, NJ 08318-4078
517282258	+ Synchrony Bank, POB 10592, Atlanta, Georgia 30310-0592
517282259	+ TD/Target Card Services, POB 661070, Dallas, Texas 75266-1070

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 20 2023 20:36:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Apr 20 2023 20:36:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
lm	EDI: JPMORGANCHASE	Apr 21 2023 00:25:00	JP Morgan Chase Bank, PO Box 24696, Columbia, OH 43224-0696
cr	+ Email/Text: RASEBN@raslg.com	Apr 20 2023 20:35:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, RAS Citron LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
517282238	EDI: GMACFS.COM	Apr 21 2023 00:25:00	Ally, POB 78234, Phoenix, Arizona 85062-8234
519258353	+ EDI: AISACG.COM	Apr 21 2023 00:25:00	Ally Financial, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
517321878	EDI: GMACFS.COM	Apr 21 2023 00:25:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
517282239	+ EDI: TSYS2	Apr 21 2023 00:25:00	Barclay's Bank of Delaware, POB 8803, Wilmington, Delaware 19899-8803
517403819	Email/PDF: resurgentbknotifications@resurgent.com	Apr 20 2023 20:46:56	CACH, LLC its successors and assigns as assignee, of First National Bank Omaha, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517348497	EDI: CAPITALONE.COM	Apr 21 2023 00:25:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
517282240	EDI: CAPITALONE.COM	Apr 21 2023 00:25:00	Capital One Bank (USA), N.A., POB 71083, Charlotte, North Carolina 28272-1083

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517390171	Email/PDF: bncnotices@becket-lee.com	Apr 20 2023 20:46:38	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517282241	Email/Text: PBNCNotifications@perituservices.com	Apr 20 2023 20:35:00	Capital One/Kohl's, POB 3043, Milwaukee, Wisconsin 53201-3043
517282244	+ EDI: CITICORP.COM	Apr 21 2023 00:25:00	DSNB/Macy's, Bankruptcy Processing, POB 8053, Mason, Ohio 45040
517299397	Email/Text: EBNBKNOT@ford.com	Apr 20 2023 20:36:00	Ford Motor Credit Company LLC, Dept. 55953, PO Box 55000, Detroit, MI 48255-0953
517301585	Email/Text: EBNBKNOT@ford.com	Apr 20 2023 20:36:00	Ford Motor Credit Company, LLC, PO Box 62180, Colorado Springs, CO 80962-4400
517282245	+ Email/Text: ecourts.col_efilings@fskslaw.com	Apr 20 2023 20:35:00	Fein, Such, Kahn & Shepard, P.C., 7 Century Drive, Suite 201, Parsippany, New Jersey 07054-4673
517282246	+ Email/Text: EBNBKNOT@ford.com	Apr 20 2023 20:36:00	Ford Credit, POB 542000, Omaha, Nebraska 68154-8000
517282248	+ EDI: HFC.COM	Apr 21 2023 00:25:00	HSBC Bank Nevada N.A., 1111 North Town Center Drive, Las Vegas, Nevada 89144-6364
517282249	+ EDI: HFC.COM	Apr 21 2023 00:25:00	HSBC Bank Nevada N.A. Sears, 1111 North Town Center Drive, Las Vegas, Nevada 89144-6364
517282250	EDI: JPMORGANCHASE	Apr 21 2023 00:25:00	JP Morgan Chase, P. O. Box 24696, Columbia, Ohio 43224-0696
517411764	EDI: JPMORGANCHASE	Apr 21 2023 00:25:00	JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, CHASE RECORDS CENTER, ATTN: CORRESPONDENCE MAIL, MAIL CODE: LA4-5555, 700 KANSAS LANE, MONROE, LA 71203
517282251	+ Email/PDF: resurgentbknotifications@resurgent.com	Apr 20 2023 20:46:56	LVNV, POB 1269, Greenville, South Carolina 29602-1269
517405338	Email/PDF: resurgentbknotifications@resurgent.com	Apr 20 2023 20:46:35	LVNV Funding, LLC its successors and assigns as, assignee of Capital One, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517282252	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 20 2023 20:36:00	Midland Funding, 2365 Northside Drive, Suite 300, San Diego, California 92108-2710
518672266	+ Email/Text: nsm_bk_notices@mrcooper.com	Apr 20 2023 20:35:00	NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER, P.O. BOX 619096, DALLAS, TX 75261-9741, NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER, P.O. BOX 619096, DALLAS, TX 75261-9096
518672265	+ Email/Text: nsm_bk_notices@mrcooper.com	Apr 20 2023 20:35:00	NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER, P.O. BOX 619096, DALLAS, TX 75261-9096
517401507	EDI: PRA.COM	Apr 21 2023 00:25:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank (USA), N.A., POB 41067, Norfolk VA 23541
517401503	EDI: PRA.COM	Apr 21 2023 00:25:00	Portfolio Recovery Associates, LLC, c/o Capital One, N.A., POB 41067, Norfolk VA 23541
517282253	+ EDI: PRA.COM	Apr 21 2023 00:25:00	Portfolio Recovery Services, 120 Corporate Blvd., Norfolk, Virginia 23502-4952
517282256	EDI: RMSC.COM	Apr 21 2023 00:25:00	SYNCB/JC Penney, ATTN: Bankruptcy Dept., POB 965060, Orlando, Florida 32896-5060
517282257	EDI: RMSC.COM	Apr 21 2023 00:25:00	SYNCB/Walmart, Attn: Bankruptcy Dept., POB 965060, Orlando, Florida 32896-5060
517282254	+ Email/Text: enotifications@santanderconsumerusa.com		

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517282255	+ Email/Text: bankruptcy@bbandt.com	Apr 20 2023 20:36:00	Santander Consumer USA, POB 961245, Fort Worth, Texas 76161-0244
517334753	+ Email/Text: bankruptcy@bbandt.com	Apr 20 2023 20:36:00	Sun Trust Bank, POB 79282, Baltimore, Maryland 21279-0282
517283893	+ EDI: RMSC.COM	Apr 21 2023 00:25:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517415663	+ Email/Text: bncmail@w-legal.com	Apr 20 2023 20:36:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
517282260	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Apr 20 2023 20:35:00	Toyota Financial Services, POB 4102, Carol Stream, Illinois 60197-4102
517351356	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Apr 20 2023 20:35:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 39

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*P++	FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180, address filed with court:, Ford Motor Credit Company, LLC, P.O. Box 62180, Colorado Springs, CO 80962
517351599	*+	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 22, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 20, 2023 at the address(es) listed below:

Name	Email Address
Aleisha Candace Jennings	on behalf of Creditor NATIONSTAR MORTGAGE LLC ajennings@raslg.com
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Harold N. Kaplan	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER hkaplan@rasnj.com, kimwilson@raslg.com
Harold N. Kaplan	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper hkaplan@rasnj.com kimwilson@raslg.com
Isabel C. Balboa	

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on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

Isabel C. Balboa

ecfmail@standingtrustee.com summarymail@standingtrustee.com

Jane L. McDonald

on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com

John R. Morton, Jr.

on behalf of Creditor Ford Motor Credit Company LLC ecfmail@mortoncraig.com, mortoncraigecf@gmail.com

Kevin Gordon McDonald

on behalf of Creditor Toyota Motor Credit Corporation kmcdonald@kmllawgroup.com bkgroup@kmllawgroup.com

R. A. Lebron

on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION bankruptcy@fskslaw.com

R. A. Lebron

on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER bankruptcy@fskslaw.com

Sindi Mncina

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper smncina@raslg.com

Sindi Mncina

on behalf of Creditor NATIONSTAR MORTGAGE LLC smncina@raslg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

Victor Druziako

on behalf of Debtor Christopher T. Stanek bkdruziako@aol.com

Victor Druziako

on behalf of Joint Debtor Jean Stanek bkdruziako@aol.com

TOTAL: 16